

REMARKS

Claims 1-36 remain pending in the application. By the present amendment, independent claims 1, 10, 20, and 29 have been amended to clarify the scope of the claimed invention of claims 1, 10, 20, and 29. For example, independent claim 1 includes the element “determining whether the selected transaction record is for an accounts receivable check transaction; and deciding not to issue a receipt for editing via the location-base device if the selected transaction is an accounts receivable check transaction.” The cited reference does not teach or suggest at least this element of the claimed invention of independent claim 1. For at least this reason, reconsideration of the application in view of the Applicants’ amendments and remarks is requested.

Claim Rejections Under 35 U.S.C. § 103

In the non-final Office Action, claims 1-5, 10-15, 20-24, and 29-36 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Sanders, et al., U.S. Patent Application Publication No. 2003/0158811 A1 (“*Sanders*”). By the present amendment, independent claims 1, 10, 20, and 29 have been amended to clarify the claimed invention of claims 1, 10, 20, and 29. For example, independent claim 1 has been amended to clarify the claimed invention of claim 1 can include the element, “determining whether the selected transaction record is for an accounts receivable check transaction; and deciding not to issue a receipt for editing via the location-base device if the selected transaction is an accounts receivable check transaction.” (Underlining supplied). Independent claims 10, 20, and 29 have been similarly amended. The present amendment to the independent claims is fully supported by the Applicants’ Specification, at least at paragraphs [0158] – [0169], which states in part that:

FIGS. 13-16 now illustrate one aspect of the present teachings relating to the location-base device being configurable to allow generation of different types of receipts in response to various factors associated with different check transactions. ... FIG. 15D illustrates another exemplary processing configuration 660 that facilitates generation of a receipt 674 (or no receipt for non-face-to-face transactions as indicated by an arrow 676) for an editing transaction. The processor 160 is depicted to receive exemplary transaction factors 662 including a transaction identifier, the BCN, and the merchant identifier. In one embodiment, the processor 160 uses the transaction factors 662 to obtain from the check processing service, via the database 624, an exemplary configuration that allows editing of selected transactions that already have occurred. The transaction to be edited may be residing within the location-base device as a transaction 666, or may be located at the check processing service 104 as a transaction 670. Various manners in which the check transactions can be edited via the location-base device are described below in greater detail. Thus, the processor 160 in response to the allowed editing configuration, perform the edit for the transaction associated with the transaction identifier, and may include an edit language 672 in the receipt 674 (for face-to-face transactions) generated by the display/printer 612.

In contrast, *Sanders* relates to systems and methods for rules based electronic funds transaction processing rather than systems and methods for editing check transactions. *Sanders*

mentions the ability to accept electronic funds transaction originations, such as from Point-of-Purchase and Accounts Receivable. See paragraph [0310]. However, *Sanders* fails to disclose or suggest a method, system, or apparatus comprising a location-base device, and capable of “determining whether the selected transaction record is for an accounts receivable check transaction; and deciding not to issue a receipt for editing via the location-base device if the selected transaction is an accounts receivable check transaction.” (Underlining supplied). There is no disclosure of whether receipts are determined or even generated. There is no discussion by *Sanders* of determining, on a case by case basis, or whether the transaction requires a receipt or not.

The Applicants submit that the *Sanders* fails to present a prima facie case of obviousness for the amended and previously presented claims. Further, there is no teaching or suggestion within *Sanders* that discloses or suggests the concept of determining whether the selected transaction record is for an accounts receivable check transaction; and deciding not to issue a receipt for editing via the location-base device if the selected transaction is an accounts receivable check transaction.

The Applicants submit that the other amended independent claims 10, 20, and 29 are further allowable for at least the reasons provided above.

Claims 6-9, 16-19, and 25-28 were rejected under were rejected under 35 U.S.C. §103(a) as being unpatentable over *Sanders* in view of Slater, U.S. Patent No. 7,020,639 (“*Slater*”). Claims 6-9, 16-19, and 25-28 are ultimately dependent from at least one of independent claims 1, 10, 20, and 29 for which arguments of patentability have been presented above. For at least the

reasons provided above, the respective dependent claims are also believed to be in condition for allowance.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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